

4/7/2017 District Court Case15-10556-CZ / Bankruptcy Case # 17-0047-jwb

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To: Honorable George Buth – District Court Case15-10556-CZ

2017 APR 10 PM 1:29

& Daniel Laville- Bankruptcy Case # 17-0047-jwb

From: Kelley R. Brown

DANIEL M. LAVILLE, CLERK
U.S. BANKRUPTCY COURT
WEST DIST. OF MICH.

I am writing this letter to hopefully to explain my financial position with regards to Robin Thomas-Krutel. She refuses to pay me for the vast improvements that I put into a house that we agreed to purchase together. Please see all E-Mails from (Robin -Discovery) and all information. This is my last ditch effort to recover from Robin and I may have to seek another day in court against the realtor, Marilyn Mennetti of course depending on how this all plays out.

Robin Krutel-Thomas, with the aid of her realtor...Marilyn Mennetti, (5-Star Realty Co.), took advantage of me and simultaneously crushing my 20-year dream of living in this beautiful home and the future we would have had still to this day and much further down the road if the Realtor (Marilyn Mennetti) hadn't gotten into **OUR** business and hadn't "Steered" Robin away from our promise of building and purchasing the home at 9445 Crest Circle NE together.

I am hoping that with the information I am furnishing to you that you will come to the conclusion not only that I was wronged but that this entire house buying building and selling fiasco was clearly not what I signed up for and this should be construed as misrepresentation and fraud. The debt I accrued and loss of investment recovery and costs to attempt recovery- Robin Krutel-Thomas owes me today should be established as "Non-dischargeable" due to me being the Fraud victim after Robin and her Realtor have put me through this entire betrayal is much worse than any other I have ever dealt with. I am a victim of both their wrong-doing and fraudulent-misrepresentation.

I am attaching hard copies (Pictures) to Honorable George Buth and Other hard copies E-Mails / Etc to Daniel Laville. I am hoping that this information pictures and E-Mail and all relevant information will show my "Human" side of where I am coming from and perhaps lead to a collaboration between both cases.

All information is scanned and contained within the attached via brand new (virus-free) Thumb Drives. I also have the master copy.

Undisputed Facts of this case:

1. Robin and I agreed to build a house after visiting avacant lot at #17 9445 Crest Circle together March 2012 with Marilyn Mennetti. Robin met know Marilyn and Larry from purchasing a previous home. They also sent pens and calendars and Larry was on Facebook. I knew Jason Mennetti (Larry's son) from East Grand Rapids High School and he was a year younger.

2. Robin paid a deposit check towards the purchase where I was going to use my financial resources to fund the home improvements and items that did not come with the home including wood floors, Stove, gutters, sprinkler system, and a lawn / landscaping. Robin never told me nor was I ever offered to sign up on exclusive docs to both the Real Estate communications and transactions.
3. Now since researching the discovery from my court case, I finally realize what Robin did behind my back and about the collaboration that was done behind my back and with this cooperation to keep me out of the mortgage and closing process as you will see in the attached paperwork.
4. Robin and I and our 3 kids moved into home August 2012.
5. I submitted both my financial information and Robins' to Greg Salisbury (Ada Mortgage).
6. Greg said he did not do MCC Certificates so Robin and I decided to go with Scott DeWolf for our mortgage. I did not know what this MCC certificate was just that Marilyn suggested this and Greg said he did not offer this program. I submitted Robin's info and Robin was going to pick my financial info up from Greg S. on her day off and submit to Mortgage 1 and this never happened.
7. Even though Marilyn Mennetti (Please refer to E-Mails attached) knew that I would not be approved for MCC (I already held a mortgage), she still steered Robin into getting the mortgage solo while deceiving me through the home buildout. Marilyn was at the closing and also Teressa from KBH homes. Marilyn also told the district court that she didn't remember seeing me at the closing. This closing on August 12, 2012 consisted of all women and just me one man; representing myself.
8. At the House closing (Chicago Title) I was literally dumbfounded that my name was not on any of the closing documents. I was the only man in this conference room. One of the ladies said that I could simply be placed onto the mortgage in 6 months. I turned to Robin and Robin promised to do exactly that. This never happened.
9. After 18 months living at 9445 Crest Circle Dr. NE, Rockford, MI -- Robin kicked both me and my daughter out on March 1, 2014. This was exactly the next day after I paid for the entire months' bills.
10. I would have never performed ANY work at the Rockford House knowing that I was going to be deceived and defrauded out of so much money and personal property.
11. Robin lied on the house closing documentation and did not disclose my money that I paid as "Rent".
12. Robin sold the home Aug, 2015 and her proceeds were over \$72,000.
13. I had to move all of my personal and business belongings twice because of this situation. I have both business inventory and supplies and personal affects and I had to put everything into a large storage unit until I moved again September 2014.
14. I paid for the entire Home Owners Association dues the entire time I lived at this home.
15. I paid for the Home Owners Insurance for through USAA.

16. Since receiving over 100 pages of documents from the discovery process, I have learned that I was duped since the beginning and Robin corresponded with Marilyn behind my back and seemed to plan this entire purchase without me being included in the home purchase. I have attached the documents here and also digital copies on a flash disk that I have attached to this paperwork.
17. I am out at least \$60K which breaks down to the money I would have made from the improvements and the property appreciation would have been \$40,000. My loss of personal effects was about \$10,000. I have paid \$10,000 on attorney fees and costs without even stepping into a courtroom.
18. I never signed up for any of this!
19. I am sending along pictures and a scan of a timeline of events and E-Mails that paint a picture into how I was systematically deceived and never even realized how bad until I read the discovery and saw the paper trail from Realtor to Robin. I should have been involved in any signing and any transactions and this is what we agreed on when we met at this lot #17.

20. I also attached a brand new thumb drive that contains all the documents in this case and pictures and relevant information.

Please see BBB complaint #37061333: This complaint I filed back Nov 1 and this is against 5-Star real estate:

LARRY and MARILYN MENNETTI - REALTORS WITH FIVE STAR REAL ESTATE - My previous girlfriend (Robin Fromille/Thomas/Krutel) and I went looking for homes and I went with Marilyn personally and looked at properties with my girlfriend at the time and we were to purchase a property together. Both Robin and I were shown LOT#17 at Crest Circle, Stone Crest Development in Rockford and this fit our needs and Robin and I entered an agreement together on this property and went to obtain a mortgage in both of our names to Greg Salisbury Ada Mortgage. Marilyn suggested we get a Rural Development loan and also a MCC Certificate and since Greg could do this Rural development loan or MCC Certificate, Marilyn suggested we go with Scott DeWolf at Mortgage 1 or Exchange Financial. Robin was supposed to take my information provided to Ada Mortgage and bring this to Scott Dewolf. I was very surprised when I was at the closing and my information was not prepared on the closing documents. Marilyn was at the closing and the processor (Chicago Title) told us that my name could be put on mortgage after 6 months. That is what Robin and I agreed on and we along as the docs were in Robin's name and she signed off on the mortgage. Marilyn and Larry acted as "Friends" to me throughout the house build and after. Robin then greedily took what I put into the house and improvements and left me and also took my property and lied to the police saying that I gifted her the list of items, including my stove and coffee maker that appear in the sales presentation Mennetti Pics) after Robin sold the house and is attempting to keep my entire financial investment and personal items at this property. Both Menettis know what value I have put into this house (Brazilian Teak Wood Floors, Lawn, Landscaping, Sprinkler System, gutters, Jenn-Aire convection oven, ETC) and they have both systematically aided Robin in taking in excess of \$30,000 worth of my capital investments and personal property located at 9445 Crest Circle Dr NE/Rockford.

Under Chapter 7 Bankruptcy, Creditors cannot recoup unless Fraud is

I have been in litigation with Robin ever since she illegally evicted both me and my daughter from our home that she and I built together. She became greedy and set out to relieve me from my investments as well as my personal property and has hid these funds. She is now going to attempt to deceive the court just as she has done with me. Robin walked away from the home sale with around \$72,000. She also took my personal belongings such as selling my convection oven / stove with the property. I have an E-Mail that I will attach to this in case a sweep is made at her house and perhaps I may be able to regain some of my possessions.

Robin has been deceptive and quickly married a convict, Brian Anthony Krutel. Feel free to Google him. Both attempted moving to Texas but Robin's children prevented this. Then she moved to a rental house and now have moved again. I was never given her previous address and her lawyer would not as well (Law Weathers). Court Officer Jose Oliveras and I tracked her location down and was able to serve her.

I will be unable to attend the Feb 14 meeting as I have military orders to support the Navy Fleet. I will add my 1st page of orders to this document. I am a 15-year Navy Veteran. I currently work as a Federal Government Contractor.

I have spent approximately \$10,000 in my attempt to recover my investment. The panel of 3 Attorneys awarded me based on their findings her to pay me \$20,000.00. Since she did not pay me this amount, the trial would have commenced and if I was to get damages of at least \$20,001.00, then she would be responsible for paying my attorney fees as well. I have about \$40,000 in both physical improvements that I directly to this property as well as personal property that Robin would not give me back. Even property that she gave me (a keg refrigerator) that she gave me as a birthday present. She also kept and sold my Jenn-Aire stove that was mine and this was on a list of items that I am attempting to recover on.

I also learned from Jose Oliveras (Court officer) that Robin purchased/paid off Brian Krutel's Lincoln Mark LT vehicle before it was going to be repossessed. These funds came directly from the proceeds from the 9455 Crest Circle house sale and the portion that I should have received from **Case # 15-105576-CZ** Circuit Court, Kent County.

I have had many lawyers and I do not have one that will go forward to pursue an actual Fraud case against Robin Krutel.

Please look over my situation and corroborate what I have given you.

Robin walking away from this financial obligation and what I have been through would be a travesty of justice!

Please do what is right, fair and justice and consider the least to do here after all I have been through. Please either refer this case to either Chapter 13 reorganization or simply make this debt is "Non-dischargeable" so that during or after her bankruptcy proceeding so I may get some recovery someday.

Sincerely-



Kelley R. Brown

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